CASE WESTERN RESERVE UNIVERSITY
Jack, Joseph and Morton Mandel School of Applied Social Sciences

Center on Poverty and Community Development

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A WILL ISN'T ENOUGH:

THE CHALLENGES OF INHERITING PROPERTIES IN CLEVELAND

IN COLLABORATION WITH LISC CLEVELAND

About LISC Cleveland

LISC Cleveland is the local office of Local Initiatives Support Corporation (LISC), one of the nation's largest community development organizations. Together with residents and partners, LISC helps forge resilient and inclusive communities of opportunity across America–great places to live, work, visit, do business, and raise families.

By mobilizing corporate, government, and philanthropic investment, LISC combines financing with technical expertise, training, and strategic partnerships to help communities tackle their most pressing challenges. Our work expands affordable housing, supports small businesses, strengthens local economies, improves health outcomes, and builds community wealth. Everything we do is grounded in the belief that lasting change happens when residents and local leaders drive the vision for their communities.

Research Statement

To understand our communities and the impact we seek, LISC supports rigorous qualitative and quantitative methods to draw out themes and lessons across the places where we work. Because LISC is committed to building communities of opportunity for all, grounded in the core belief that fostering a sense of belonging is vital to achieving shared prosperity, our reports follow the data and the guidance of our partners. By sharing these data and stories, we hope to contribute to the active removal of barriers to opportunity and economic mobility for all residents, regardless of background or zip code.

A Message from LISC Cleveland Executive Director

For generations, homeownership has represented more than shelter. It has been a pathway to stability, opportunity, and the ability to build wealth that can be passed from one generation to the next.

Yet for too many families in Cleveland, that promise is at risk. When property ownership cannot be legally transferred after the death of a loved one, families often face overwhelming legal, financial, and emotional barriers. What begins as a paperwork issue can quickly become a threat to housing stability, neighborhood investment, and generational wealth.

At LISC Cleveland, we see these challenges every day through our work with residents, neighborhood organizations, legal partners, and public agencies. We also know that heirs' property is not simply an individual legal issue; it is a community development issue. It affects housing preservation, neighborhood stability, and economic opportunity across Cleveland.

This research—and the work it supports—would not be possible without partners who recognize the importance of preserving homeownership and generational wealth. We are grateful to the Rocket Community Fund, Saint Luke’s Foundation, and U.S. Bank Foundation for their leadership and investment in LISC Cleveland's Heirs' Property Initiative. Their support is helping expand access to estate planning, legal assistance, financial counseling, and research that informs lasting community solutions.

This report, prepared by the Center on Poverty and Community Development at Case Western Reserve University, provides the first comprehensive look at the scope of heirs' property in Cleveland. It combines rigorous research with the lived experiences of residents to better understand both the scale of the challenge and the barriers families face in resolving tangled titles.

Research alone is not enough. Our goal is to translate these findings into action. Through LISC Cleveland's Heirs' Property Initiative, we are helping residents access estate planning services, legal assistance, financial counseling, and the resources needed to preserve homeownership and protect family wealth for future generations.

We hope this report serves as a catalyst for collaboration among policymakers, legal professionals, financial institutions, philanthropic partners, and community organizations. Together, we can remove unnecessary barriers, strengthen neighborhoods, and ensure that more Cleveland families are able to preserve the wealth they have worked so hard to build.

Kandis Williams
Executive Director
LISC Cleveland

A WILL ISN'T ENOUGH:

The Challenges of Inheriting Properties in Cleveland

A publication of the Center on Poverty and Community Development, a research center in the Jack, Joseph and Morton Mandel School of Applied Social Sciences at Case Western Reserve University, in collaboration with LISC Cleveland.

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The contents of the report should not be considered formal legal advice.

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KEY TERMS*

Affidavit of Heirship: A sworn statement identifying the heirs of a deceased person. In Ohio, this document may help clarify family relationships but does not by itself transfer ownership or replace probate.

Clear Title: A property title that clearly identifies the legal owner(s) and is free of disputes or unresolved claims. In Ohio, a clear title is typically required to sell a home, refinance a mortgage, or access many housing assistance programs.

Deed: The legal document that shows who owns a property. In Ohio, the deed must be properly recorded with the county recorder to establish ownership. Failure to update the deed after a death contributes to tangled titles.

Estate Planning (Ohio): The process of making legal arrangements, such as writing a will or using transfer-on-death deeds, to decide how property should be handled after death. Ohio law allows certain tools that can help prevent heirs' property if used properly.

Fractional Ownership: The division of property ownership among multiple heirs, often across generations. In Ohio heirs' property cases, these ownership shares can become very small and numerous over time, making decision-making and maintenance difficult.

Heirs' Property: A home or piece of land passed down after the owner's death without a will or formal transfer of ownership. In Ohio, this commonly results in multiple heirs holding rights to the property even though the deed remains in the name of the deceased owner.

Home Equity: The value of a home after subtracting any mortgage debt. In Ohio, accessing home equity typically requires clear title, meaning heirs' property owners are often unable to borrow against or invest in their homes.

Intestate/Intestate Succession: Describes what happens when someone dies without a will. Ohio law determines who inherits the property, which may include spouses, children, or other relatives. The outcome may not reflect family expectations or informal arrangements.

Partition Action: A legal action in Ohio in which a co-owner asks the court to divide or sell the property. Because Ohio has not adopted the Uniform Partition of Heirs Property Act, courts often order a sale of the property rather than allowing families additional protections to keep it.

Partition Sale: A court-ordered sale of a property resulting from a partition action. These sales are often conducted at sheriff's auctions and may result in the property being sold for less than market value.

Probate: The legal process overseen by an Ohio county probate court to distribute a deceased person's assets. Probate can take months or years and may involve court fees, legal costs, and required documentation that families may struggle to obtain.

Quiet Title Action: A legal process used to establish clear ownership of a property and resolve competing claims. In Ohio, quiet title actions are commonly used to untangle heirs' property but can be expensive, time-consuming, and require legal assistance.

Tangled Title: A situation where it is unclear who legally owns a property. In Ohio, this often occurs when one or more owners listed on the deed have died and no probate case was completed or recorded.

Tax Delinquency: Failure to pay property taxes. In Ohio, tax delinquency can quickly escalate when responsibility for payment is unclear among multiple heirs.

Tax Foreclosure: The legal process by which a county forecloses on a property due to unpaid property taxes. Heirs' property is particularly vulnerable to tax foreclosure in Ohio, especially in Cuyahoga County, where foreclosure processes are well-established.

Tenancy in Common: A form of shared ownership in which each owner holds an individual share of the property. In Ohio, heirs who inherit property through intestate succession generally become tenants in common automatically, even if they are unaware of this arrangement.

Transfer-on-Death (TOD) Affidavit: A legal tool in Ohio that allows a homeowner to name a beneficiary who will automatically receive the property upon the owner's death, without probate. This is an underused but important option for preventing heirs' property.

Uniform Partition of Heirs Property Act (UPHPA): A model law that provides additional protections to families with heirs' property, such as the right to buy out other heirs before a sale. Ohio has not adopted UPHPA, leaving heirs' property owners with fewer safeguards against forced sales.

*These should not be considered the formal legal definitions of these terms.

EXECUTIVE SUMMARY

Realizing the promise of homeownership depends not only on acquiring a home, but on taking the necessary legal steps to ensure that ownership is clearly and successfully transferred to intended heirs. Homeowners may not be able to successfully pass on one of their most valuable assets to the intended recipient without proper estate planning, a legally valid will that specifies how assets will be distributed, and proper transfer of title. When these legal mechanisms are not in place at the time of a homeowner's death, surviving family members can face challenges that are complex, time-consuming, costly, and emotionally difficult to navigate. Properties passed on informally - commonly known as heirs' properties, or properties with a 'tangled' title, can leave families without clear legal ownership, putting their homes and financial futures at risk. Previous research consistently demonstrates that the burden of tangled titles falls most heavily on under-resourced communities and households with limited access to legal and financial resources.

Without clear proof of ownership, residents are often unable to access their home's accumulated equity through refinancing or home equity loans, or participate in home repair, utility assistance, and foreclosure prevention programs. Without access to these resources, the de facto owner may be forced to delay or forgo essential home maintenance and repairs, allowing problems to compound and conditions to deteriorate until they become prohibitively expensive or impractical to address. They may also be at increased risk of losing their home through tax foreclosure or forced sale. When multiplied across hundreds of properties in the same neighborhood, these outcomes can suppress surrounding property values, erode the broader tax base, and ultimately undermine the broader economic vitality of Cleveland's communities, hindering the city's and region's capacity for equitable growth and long-term reinvestment.

The goal of this research is to better understand the scope, scale, and consequences of heirs' property in Cleveland. To do this, we employed a mixed-methods research design that combines quantitative analysis with qualitative, community-based inquiry, allowing us to estimate the prevalence and geographic distribution of heirs property across the city and understand the lived experiences behind the data.

Drawing on Cuyahoga Fiscal Office tax, transfer, and property characteristics records from June 2025, this analysis identified 2,182 heirs' properties in Cleveland for which at least one currently named owner had been deceased for two or more years. The true number of properties affected by tangled title is fluid and undoubtedly much higher. Even so, the amount of capital tied up and largely inaccessible because of title issues in Cleveland is immense: the properties identified in June 2025 had a combined assessed value of at least $177 million.

Heirs' properties can be found across all residential neighborhoods in Cleveland, affecting families and communities throughout the city. However, they are especially concentrated in under-resourced communities, neighborhoods that have long faced persistent barriers to public and private investment, limiting residents' access to resources and long-term economic opportunity. Addressing these barriers is a critical step toward expanding access to opportunity and building stronger, more resilient communities across Cleveland.

Overall, the analysis reveals heirs' properties are disproportionately located in census tracts with the lowest median household incomes, highest poverty rates, most distressed property conditions, highest percent of the population 65 and over, and in Black majority neighborhoods on the East Side of Cleveland.

Focus groups with Cleveland residents who have faced tangled title issues underscore that, for those affected, this is rarely a standalone legal problem; rather, it is a compounding crisis shaped by grief, family dynamics, systemic economic inequality, and administrative hurdles that are often complex, time-consuming, and costly to overcome. The analysis further shows that significant financial and economic barriers limit access to legal resources, ultimately undermining, or altogether stripping away, the benefits of homeownership

Addressing the complexities of tangled titles and heirs' property requires a multifaceted approach involving direct legal intervention, administrative streamlining, systemic policy reform, and broad community education and outreach. Drawing on the lessons learned from successful programs and policies in other cities identifies several key foundational pieces for building a strong local infrastructure that helps families protect their homes, preserve generational wealth, and build long-term economic stability:

- Provide direct financial and legal support to impacted families to untangle titles.
- Expand access to estate planning resources.
- Streamline laws and administrative processes to eliminate barriers to maintaining clear titles.
- Expand eligibility criteria to allow the de facto owners of heirs' properties to qualify for homeowner assistance and repair programs.

INTRODUCTION

Homeownership has long been regarded as a rite of passage for American families and a cornerstone of the American Dream. For many families, a home is the single largest asset they will ever own and the primary means through which wealth is accumulated over a lifetime. Just as importantly, homeownership serves as a critical vehicle for intergenerational wealth transfer, allowing families to pass economic stability and opportunity from one generation to the next. However, realizing this promise depends not only on acquiring a home, but on taking the necessary legal steps to ensure that ownership is clearly and successfully transferred to intended heirs.

Without proper estate planning, most notably, a legally valid will that specifies how assets such as a home should be distributed after death, a homeowner's estate may enter probate and a clear transfer of title, families may be unable to pass on one of their most valuable assets, limiting their ability to build lasting economic security. Probate can be a lengthy, complex, and costly legal process, imposing significant emotional, financial, and administrative burdens on surviving family members. In many cases, particularly where resources or access to legal assistance are limited, estates remain in probate indefinitely or are never resolved at all.

When this occurs, legal ownership of the home remains in the name of the deceased, even while children, relatives, or other descendants may continue to live in the property and assume the day-to-day responsibilities associated with homeownership.

These situations, commonly referred to as heirs' property or "tangled titles," create a precarious form of housing tenure. While occupants may pay the mortgage, property taxes, utilities, and maintenance costs, their lack of clear legal title places them at a significant disadvantage. Without clear proof of ownership, the de facto owner is often unable to access the home's accumulated equity through refinancing or home equity loans - capital that could otherwise be used to address deferred maintenance or make critical repairs. In addition, man home repair programs, foreclosure prevention initiatives, and utility assistance programs restrict eligibility to legally titled homeowners, effectively excluding households living in homes with tangled titles from these important sources of support. Over time, this can contribute to housing deterioration, financial instability, and an increased risk of loss through tax foreclosure or forced sale.

The consequences of heirs' property are not evenly distributed; homes with tangled titles are disproportionately concentrated in lower-income and predominantly Black neighborhoods, where households are less likely to have access to estate planning services and where the family home often represents the most significant asset available to pass on to future generations. In Cleveland and many other cities, tangled titles have gone largely unrecognized as a powerful driver of housing insecurity, financial precarity, and neighborhood disinvestment. Encouragingly, recognition of the problem is growing, along with awareness of the need for a strong, coordinated response that includes community partnerships, administrative and policy reforms, and adequate resources.

Understanding the scope, scale, and impacts of tangled titles is essential to developing effective policy and programmatic responses that protect homeowners, preserve family wealth, and promote housing stability across generations. To better understand local conditions in Cleveland, this study employed a mixed-methods approach that paired quantitative analysis with qualitative, community-based inquiry. First, to estimate the prevalence and geographic distribution of tangled titles across the city, we linked death records with property ownership and sales records to identify residential properties that appear to remain titled in the names of one or more deceased individuals. This analysis provides an empirical foundation for understanding the scale and distribution of the problem and identifying the neighborhoods most affected.

Second, to complement these data and move beyond what administrative records alone can capture, we conducted focus groups with Cleveland residents currently navigating heirs' property situations. These conversations illuminate the lived experiences behind the data, including the financial, administrative, emotional, and family challenges that arise when legal ownership is unclear. Together, these two components offer a more complete picture of heirs' property in Cleveland by grounding quantitative findings in the realities faced by affected households and informing recommendations that are both data-driven and responsive to community needs.

Financial Support and Resources for Residents Navigating Probate

For residents who cannot afford the costs of probate, the Legal Aid Society of Cleveland provides estate planning and probate assistance to income-qualifying individuals. LISC Cleveland's Heirs' Property Program, launched in partnership with Case Western Reserve University (CWRU) and funded by the U.S. Bank Foundation and Saint Luke's Foundation, has helped 258 residents across Cuyahoga County complete estate planning services in its first year; 2 residents received clear titles assistance; and 18 probate cases are pending. The program provides legal assistance and connections to civil attorneys who can guide residents through the probate process.

TANGLED TITLES AND HEIRS' PROPERTY

The terms "tangled title" and "heirs' property" describe a legal condition of properties where the legal right to ownership (title) and the physical document proving that ownership (deed) are out of sync (Pew Charitable Trusts 2021). A tangled title occurs when the deed for a property bears the name of someone other than the apparent owner or occupant, who may or may not have a valid legal claim to the property as reflected in official records. Heirs' property specifically refers to real estate passed down through generations without a probated will or formal legal proceedings to clarify ownership. This often results in multiple family members owning the home as tenants in common, a form of joint ownership where each person holds an undivided fractional interest in the entire property.

There are several pathways through which a property's title can become 'tangled':

- **Death of the owner of record:** By far the most common cause, occurring when an owner dies and heirs fail to record a new deed, even if a will exists.
- **Failed rent-to-own agreements:** Situations where a buyer completes installment payments but the seller becomes unreachable or refuses to transfer the deed.
- **Deed theft and fraud:** Unauthorized property transfers involving forged signatures or coercion.
- **Unrecorded Transactions:** Legal sales where the deed was never formally filed with the city or county records department.

Steps to Remedy a Tangled Title in Cleveland

Resolving a tangled title in Cleveland typically requires navigating a multistep legal process through the Cuyahoga County Probate Court. Although the process varies depending on the complexity of the estate and the nature of the title issue, several common pathways are available to residents seeking to clear title. The first step is determining which type of probate administration applies to the estate. Ohio law provides a simplified process known as Release from Administration that can typically be completed within one to two months, and is an option for estates valued at less than $35,000, unless the entire estate passes to a surviving spouse, in which case the threshold increases to $100,000. For larger or more complex estates, full administration is required, a process that typically takes between nine and fourteen months, but can extend to three or more years when disputes or complications arise (SwiftProbate, 2026).

For full administration, the process generally follows these steps

1. Gather required documents, including a certified copy of the death certificate, the original will (if one exists), and a list of all heirs and beneficiaries.
2. File an application with the Cuyahoga County Probate Court, either in person or through the court's electronic filing system, along with an initial deposit of approximately $250.
3. Obtain Letters of Authority, which the court issues once the executor or administrator is appointed, authorizing them to act on behalf of the estate.
4. Publish notice to creditors through the Daily Legal News, Cuyahoga County's official court journal, to allow creditors six months to file claims against the estate.
5. File an inventory of estate assets, including real property, within three months of the fiduciary's appointment.
6. File a Certificate of Transfer (Form 12.0) to formally transfer real property to the heirs, at a cost of $7.00 per certificate, a step that is critical to clearing the title (many heirs are unaware of this requirement).
7. File a final account and petition for distribution after the six-month creditor period expires, followed by court approval and distribution to beneficiaries Legal Aid and Community Support (SwiftProbate, 2026; Cuyahoga County Probate Court, 2026).

IMPACTS OF TANGLED TITLES

Tangled titles deny individuals and families of the full benefits of homeownership, creating significant barriers to leveraging a home's equity for economic advancement. For example, residents cannot sell the property at market value or take out home equity loans for investments or emergencies when the home has a tangled title. Having a tangled title can also significantly impact housing quality, housing stability, and neighborhood stability. Heirs with tangled titles are generally ineligible for city-funded repair programs and cannot obtain homeowner's insurance, making them vulnerable to catastrophic losses from fire, storms, or leaky pipes. Following natural disasters, survivors may be denied FEMA assistance because they cannot provide the required proof of ownership. Affected homes are also more likely to be delinquent in real estate taxes.

Beyond tax delinquency, the financial cost of resolving a tangled title is itself a major barrier. Pew estimated the cost of untangling a title for a Philadelphia home valued at the citywide median of $88,800 at approximately $9,200 in legal and court fees, roughly 10% of the property's value even before accounting for outstanding liens or back taxes (Hincken, 2021). In Detroit, even with free legal aid, probate court filing fees alone can exceed $200, and the full probate process remains financially out of reach for many lower-income families (Wagh & Sandoval, 2024). This cost-to-value mismatch is a structural disincentive that discourages heirs from pursuing title resolution, particularly in cities where home values are modest. Furthermore, occupants often cannot qualify for property tax exemptions or payment plans because they are not on the deed. Lastly, tangled title properties are prone to disinvestment, abandonment, and blight, which can depress neighboring property values.

Dealing with Shared Ownership

When a property is inherited by multiple heirs without a clear estate plan, this frequently results in shared ownership, a situation in which two or more individuals hold an undivided interest in the same property. In Ohio, this form of ownership is governed by the Ohio Revised Code (ORC) Chapter 5307, which outlines the rights and responsibilities of co-owners and the legal remedies available when disputes arise.

Shared ownership creates a range of practical and legal complications. Co-owners may disagree about whether to sell, rent, or maintain the property. One heir may be living in the home while others are not contributing to taxes or upkeep. Without a clear legal title, none of the co-owners can access home equity loans, apply for home repair grants, or leverage the property as a financial asset (LISC Cleveland, 2026; LISC Cleveland, 2025).

It is important for Cleveland residents to be aware that any co-owner, regardless of the size of their ownership share, can initiate a partition action by filing a complaint in the Cuyahoga County Court of Common Pleas (Ohio Revised Code, Chapter 5307). Filing a partition of action could lead to the sale of the property. Filing fees for partition actions typically range from $200 to $400. Cuyahoga County courts have encouraged pursuit of amicable resolution through mediation before resorting to court intervention, and residents are advised to seek legal guidance before initiating formal partition proceedings.

Formal Remedies for Co-Owners

When co-owners cannot reach an agreement, Ohio law provides several formal remedies:

1. **Partition in-kind:** The physical division of the property into separate portions assigned to each co-owner. This method is preferred when the property can be fairly divided without diminishing its value, such as a large parcel of land.
2. **Partition by sale:** When physical division is impractical as is typically the case with a single-family home the court may order the property sold and the proceeds distributed among co-owners according to their respective ownership shares. Under Ohio Revised Code Section 5307.09, if the property cannot be divided without manifest injury to its value, the court may order a sale at public auction (Ohio Revised Code, Chapter 5307).
3. **Buyout:** One co-owner may purchase the interest of another, allowing a single heir to consolidate ownership without a court-ordered sale. This process requires a formal property valuation and a written agreement documenting the terms.
4. **Owelty:** In cases where a partition in-kind results in unequal shares, the court may order an owelty payment, a financial adjustment from one co-owner to another to equalize the value of their respective portions.

DISPROPORTIONATE IMPACT ON LOW-INCOME COMMUNITIES

Tangled titles and heirs' property are symptomatic of systemic inequalities and a history of exclusion from legal and financial systems. Research consistently demonstrates that the burden of tangled titles falls most heavily on economically disadvantaged neighborhoods and Black and Latino/Latina homeowners. The prevalence of heirs' property in Black communities is rooted in a history of systemic exclusion from legal and financial systems, which has led to an estimated 80% loss of Black-owned land between 1969 and 2001 (Moodie, Wiley, George 2023).

In Philadelphia, the census tracts with the highest incidence of tangled titles had a median household income of only $28,636 and a poverty rate of 34%, which is well above the city average (Pew Charitable Trusts 2023).

Findings in Detroit showed concentrations of heirs' properties in historically stable middle-class Black neighborhoods (Wagh and Sandoval 2024). Detroit's data revealed a counterintuitive but important finding: the census tracts with the highest concentrations of heirs' properties were not the city's most distressed neighborhoods. Instead, they tended to be historically stable, middle-class Black neighborhoods with higher homeownership rates and higher average home sale prices. These were areas where families had successfully built wealth over generations but lacked the estate planning infrastructure to protect it (Wagh & Sandoval, 2024). This suggests that heirs' property is not solely a symptom of poverty, but also of the persistent gap between Black homeownership and access to legal services that would allow that ownership to be properly transferred.

The racial composition of neighborhoods has been found to be a strong predictor of the prevalence of tangled titles throughout cities across the nation. In a case study of the Dallas-Fort Worth metro area, Durst and Way (2026) found that the racial composition of a neighborhood in 1970 was the strongest predictor of current heirs' property concentrations. In Philadelphia, census tracts with the highest rates of tangles were 87% Black, while those with the lowest rates were majority white census tracts (Pew Charitable Trusts 2023).

Low levels of formal estate planning contribute to the crisis. Nationally, only 20% of Black residents over age 50 have a valid will, compared with 63% of White residents. Financial barriers are a major factor; many households at risk of tangled titles lack the liquid assets to pay for legal services, often needing $500–1,500. This is compounded by the digital divide, as senior homeowners of color are significantly less likely to use the internet frequently, making it harder for them to access emerging low-cost, tech-driven estate planning tools.

DATA AND METHODS

This section provides a brief overview of the methods employed to identify heirs' properties in Cleveland and the steps taken to prepare the data for analysis. Please see the Appendix for a more detailed discussion of the steps we took to collect, clean, and match records to estimate the number of heirs' properties in Cleveland.

Identifying Heirs' Properties in Cleveland

To estimate the extent of heirs' property in Cleveland, a multi-step process of data cleaning, standardization, and analysis was taken, drawing on best practices from similar studies in other U.S. cities. The analysis focused on the universe of residential properties owned by individuals, as of June 2025, based on the Cuyahoga County Fiscal Office's property tax records.

DEFINING THE STUDY UNIVERSE

Residential Focus: There are approximately 186,000 parcels in Cleveland, covering a wide range of land uses and types of ownership, not all of which are relevant to the issue of heirs' property. Heirs' property in cities is primarily a residential phenomenon tied to issues of estate planning and inheritance. Thus, the first step in defining the study universe was to narrow down to the primary types of properties that people can live in, own, and pass on through inheritance. Using property characteristics records from the Cuyahoga County Fiscal Office, 106,799 parcels with land use codes indicating a 1-3 family home or a residential condominium were retained.

Individual Ownership: The study universe was further refined through the exclusion of properties owned by corporations, nonprofits, and other non-human entities, using a custom-built algorithm to classify owner names. This process identified 85,672 parcels owned by one or more individual people.

PREPARING FOR ANALYSIS

Cleaning, Standardizing, and Parsing Owner Names: Many properties have multiple listed owners (e.g., spouses or family members). Additional rules were developed to separate and standardize each individual owner's name, maximizing the accurate matching in subsequent steps.

Final Dataset: This process yielded 103,467 unique owner name-address combinations for analysis.

IDENTIFYING POTENTIAL HEIRS' PROPERTIES

Cross-Referencing with Death Records: To flag properties potentially affected by tangled titles, owner name-address pairs were matched against two sources: (1) a commercial deceased suppression service, which identifies deceased individuals using national death records and (2) Ohio Department of Health death records for Cuyahoga County (2007–2020), to ensure broader coverage.

Data Quality: Standardized address formats were used across datasets to maximize match accuracy and minimize errors.

This approach provides a robust, point-in-time estimate of the scope and characteristics of heirs' property in Cleveland, recognizing that the number and identity of such properties will continue to change as ownership and inheritance patterns evolve.

CURRENT STATE OF HEIRS' PROPERTIES IN CLEVELAND

This section provides a description of the characteristics of properties with tangled titles and a baseline estimation of the number of heirs' properties in Cleveland. The estimation is likely an undercount of the number of heirs' properties in Cleveland.

Key findings of this section include:

- In total, 2,182 heirs' properties were identified, affecting 2.55 percent of person-owned residential properties, including:
  - 1,495 properties where all named homeowners have been deceased for two or more years, affecting 1.8 percent of properties.
  - 687 properties with multiple named owners, one of whom was identified as deceased for two or more years.
- This almost certainly undercounts the true number of heirs' properties in Cleveland. Even so, the combined market value of the 2,182 likely heirs' properties identified totals $177 million, a significant amount of capital that is locked up and largely inaccessible due to title issues.

To understand the current state of heirs' property in the City of Cleveland, tax assessor data from the Cuyahoga Fiscal Office were cross-referenced with death records to identify named property owners who appear to be deceased. Through this analysis, deceased homeowners were identified at 2,182 parcels. This total includes the 1,495 current heirs' properties in Cleveland where all recorded owners died between 2007 and 2022. An additional 687 at-risk properties were identified that have multiple named owners, only one of whom was flagged as deceased. This second category of properties where there is one surviving named owner, may be at increased risk of becoming an heirs' property if the surviving owner does not have a will or other estate planning tools in place to transfer ownership of the property to the intended beneficiaries upon their passing.

FIGURE 1:

City of Cleveland Residential Properties in 2025 with One or All Recorded Owners Deceased

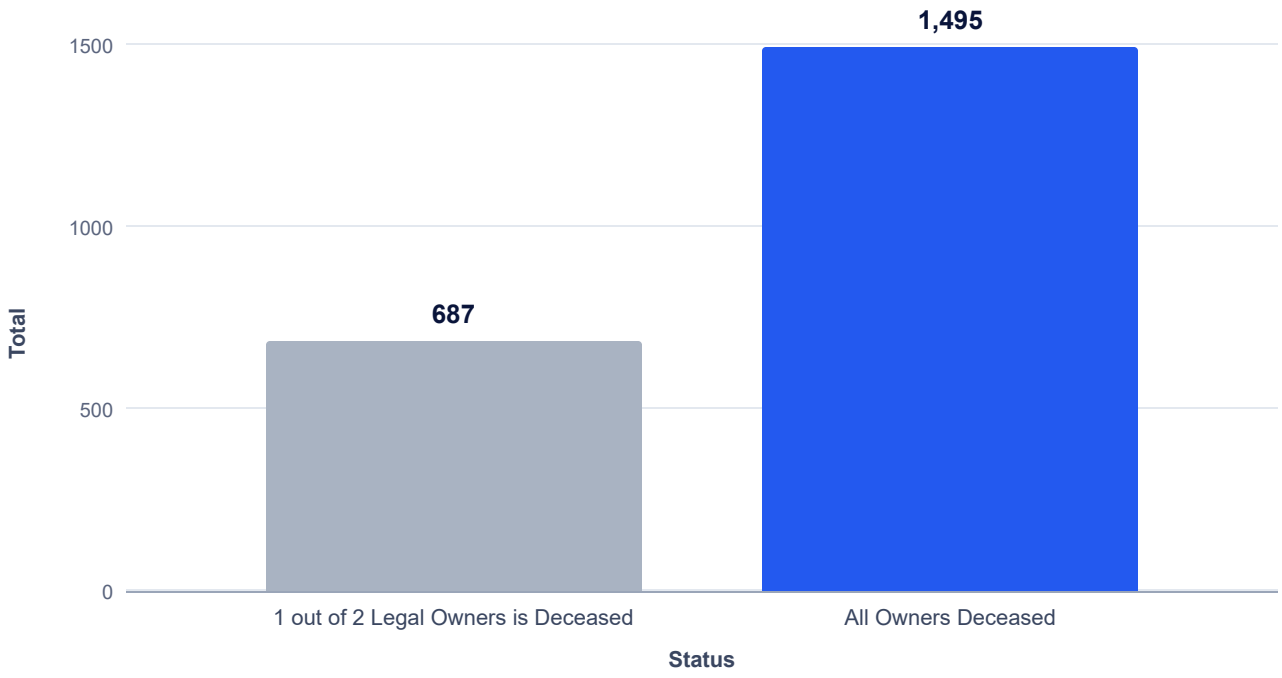
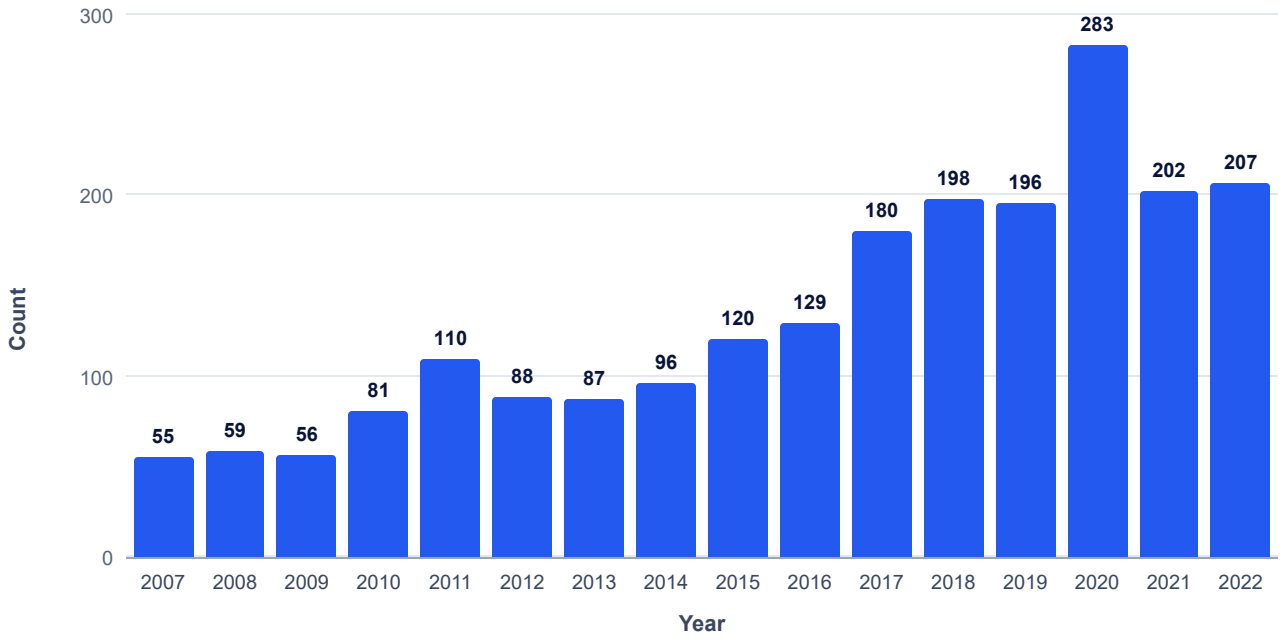


FIGURE 2:

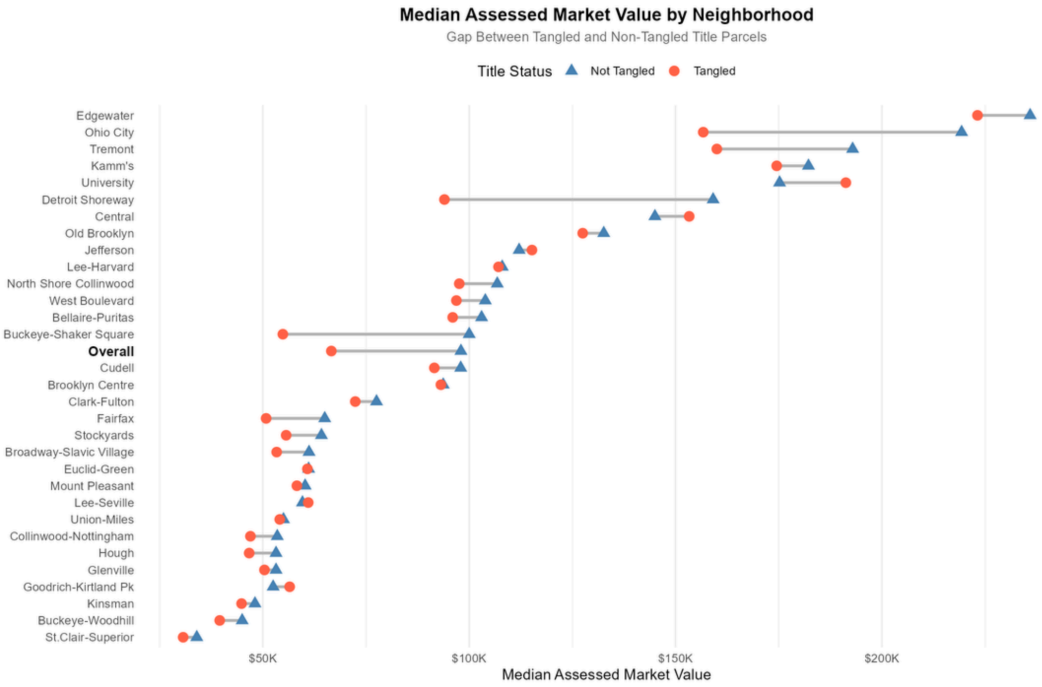
City of Cleveland Deceased Homeowners by Year of Death



In this study, we used two sources of death data to identify potential heirs' properties: a commercial deceased suppression service (DSS), and records for deaths occurring in Cuyahoga County obtained from the Ohio Department of Health. Approximately half of the identified homeowners died between 2017-2021. Homeowner deaths show a clear, steady upward trajectory from 2007 (55 deaths) through 2022 (207 deaths), nearly quadrupling over the 15-year span. As the population ages and more homeowners die, heirs' properties issues are likely to increase without proper estate planning.

FIGURE 3:

Comparison of the Market Value of City of Cleveland Residential Properties With and Without a Tangled Title



The median assessed value of tangled properties in Cleveland is $64,800. Across the majority of neighborhoods, the assessed value of tangled properties is lower than the assessed value of non-tangled properties; however, the market assessed value of tangled properties is primarily shaped by the location of the property and other property characteristics and market factors. Overall, the aggregate market value of properties where all owners were identified as being deceased is $115.9 million and $61.4 million for properties where at least one owner was identified as being deceased. This translates to approximately 2.1% of the total assessed value of all person-owned residentials parcels in the City of Cleveland being tied up in a tangled title.

NEIGHBORHOOD CHARACTERISTICS AND DISTRIBUTION OF HEIRS' PROPERTIES IN CLEVELAND

Heirs' properties can be found in all residential neighborhoods in Cleveland. Notably, they are especially concentrated in the most vulnerable parts of the city, in neighborhoods that have suffered from various forms of neglect, under- and dis-investment, and segregation for decades. This section provides an analysis of the distribution of heirs' properties across Cleveland neighborhoods and census tracts. Overall, the analysis reveals heirs' properties are disproportionately located in census tracts with the lowest median household incomes, highest poverty rates, most distressed property conditions, highest percent of the population 65 and over, and in Black majority neighborhoods.

Other key findings of this section include:

- Black majority and non-white majority census tracts have the greatest concentration of residential parcels with deceased owners.
- Heirs' properties are disproportionately clustered in neighborhoods where homeowners are more often behind on their taxes, have a Homestead Act Exemption, and where homeowners experience the greatest housing cost burdens.

TABLE 1:

City of Cleveland Neighborhoods and Deceased Owner Trends

	Residential Parcels			
			With deceased owners	
Neighborhood (SPA)	**Total**	**Person-owned**	**1+ deceased**	**All deceased**
Bellaire-Puritas	5,035	4,217 (83.8%)	85 (2.0%)	52 (1.2%)
Broadway-Slavic Village	5,902	4,393 (74.4%)	125 (2.9%)	96 (2.2%)
Brooklyn Centre	2,245	1,742 (77.6%)	30 (1.7%)	22 (1.3%)
Buckeye-Shaker Square	2,974	2,248 (75.6%)	46 (2.1%)	29 (1.3%)
Buckeye-Woodhill	1,229	966 (78.6%)	40 (4.1%)	24 (2.5%)
Central	686	522 (76.1%)	12 (2.3%)	6 (1.2%)
Clark-Fulton	1,954	1,507 (77.1%)	45 (3.0%)	35 (2.3%)
Collinwood-Nottingham	3,220	2,288 (71.1%)	65 (2.8%)	43 (1.9%)

TABLE 1 (CONTINUED)

City of Cleveland Neighborhoods and Deceased Owner Trends

	Residential Parcels			
			With deceased owners	
Neighborhood (SPA)	**Total**	**Person-owned**	**1+ deceased**	**All deceased**
Cudell	2,186	1,580 (72.3%)	26 (1.7%)	10 (.6%)
Cuyahoga Valley	90	72 (80.%)	0 (0%)	0 (0%)
Detroit Shoreway	2,984	2,327 (78.%)	29 (1.3%)	18 (.8%)
Downtown	628	366 (58.3%)	0 (0%)	0 (0%)
Edgewater	1,525	1,252 (82.1%)	18 (1.4%)	8 (.6%)
Euclid-Green	1,498	1,188 (79.3%)	34 (2.9%)	19 (1.6%)
Fairfax	1,283	998 (77.8%)	36 (3.6%)	27 (2.7%)
Glenville	7,182	5,473 (76.2%)	251 (4.6%)	177 (3.2%)
Goodrich-Kirtland Pk	785	631 (80.4%)	12 (1.9%)	10 (1.6%)
Hopkins	128	116 (90.6%)	3 (2.6%)	1 (.9%)
Hough	1,810	1,461 (80.7%)	69 (4.7%)	53 (3.6%)
Jefferson	6,257	5,401 (86.3%)	94 (1.7%)	64 (1.2%)
Kamm's	8,920	8,168 (91.6%)	74 (.9%)	44 (.5%)
Kinsman	1,347	1,007 (74.8%)	58 (5.8%)	43 (4.3%)
Lee-Harvard	4,523	3,759 (83.1%)	157 (4.2%)	107 (2.9%)
Lee-Seville	1,857	1,431 (77.1%)	76 (5.3%)	48 (3.4%)
Mount Pleasant	4,693	3,494 (74.5%)	146 (4.2%)	107 (3.1%)
North Shore Collinwood	4,391	3,638 (82.9%)	48 (1.3%)	38 (1.0%)
Ohio City	2,121	1,699 (80.1%)	18 (1.1%)	14 (.8%)
Old Brooklyn	11,197	9,776 (87.3%)	137 (1.4%)	82 (.8%)
St.Clair-Superior	1,505	1,155 (76.7%)	44 (3.8%)	34 (2.9%)
Stockyards	2,531	1,906 (75.3%)	60 (3.2%)	42 (2.2%)
Tremont	2,039	1,583 (77.6%)	11 (.7%)	8 (.5%)
Union-Miles	6,164	4,641 (75.3%)	267 (5.8%)	184 (4.0%)
University	647	417 (64.5%)	8 (1.9%)	5 (1.2%)
West Boulevard	5,263	4,250 (80.8%)	58 (1.4%)	45 (1.1%)
Total:	***106,799***	***85,672 (80.2%)***	***2,182 (2.6%)***	***1,495 (1.8%)***

Note: "Residential" defined as parcels with a land use code indicating a 1-3 family dwelling or residential condominium; Data Sources: Property characteristics from Cuyahoga Fiscal Office; deceased status indicators created using a combination of the deceased supression service provided by the Melissa Data Corporation, and death records obtained from the Ohio Department of Health. Use of these data does not imply that ODH agrees or disagrees with the analyses, interpretations, or conclusions in this report.

Overall, 2.55 percent, or around 1 out of every 40 person-owned homes in Cleveland is a likely heirs' property. And although at least a handful of heirs' properties can be found in every residential neighborhood, this does not mean that every neighborhood carries the weight of heirs' property equally. While heirs' properties are relatively rare to find in some neighborhoods, it is an all-too-common occurrence in many parts of the city. In at least three neighborhoods-- Kinsman, Union-Miles, and Lee-Seville-- over 5 percent, or more than one out of every 20 person-owned homes, is a likely heirs' property.

As the map in Figure 5 shows, there is a clear East-West divide in the distribution of heirs' properties. There are seven residential neighborhoods where less than one percent of properties are likely heirs' properties, all located on Cleveland's West Side. In contrast, there are 10 East Side neighborhoods with an heirs' property rate higher than that of Clark-Fulton (2.3 percent), the West Side neighborhood with the highest concentration of heirs' property.

Figure 6 shows the percent of the population that is non-white by census tract. The points on the map show the approximate locations of the identified properties where all named homeowners are deceased. This map highlights the fact that heirs' properties constitute an especially heavy burden for Cleveland's non-white, and in particular Black families.

FIGURE 5:

Distribution of Heirs Properties by Cleveland Neighborhood

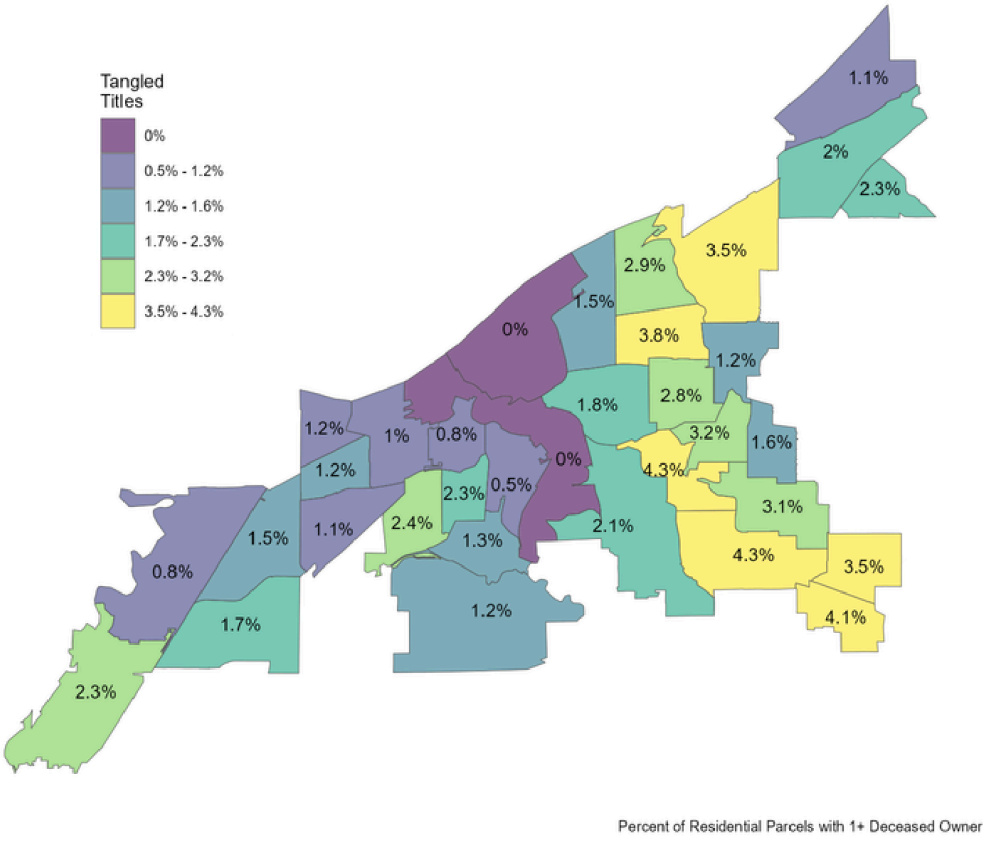


FIGURE 6:

Percentage of the Population that is Non-white, Overlaid with the Locations of Properties with a Tangled Title

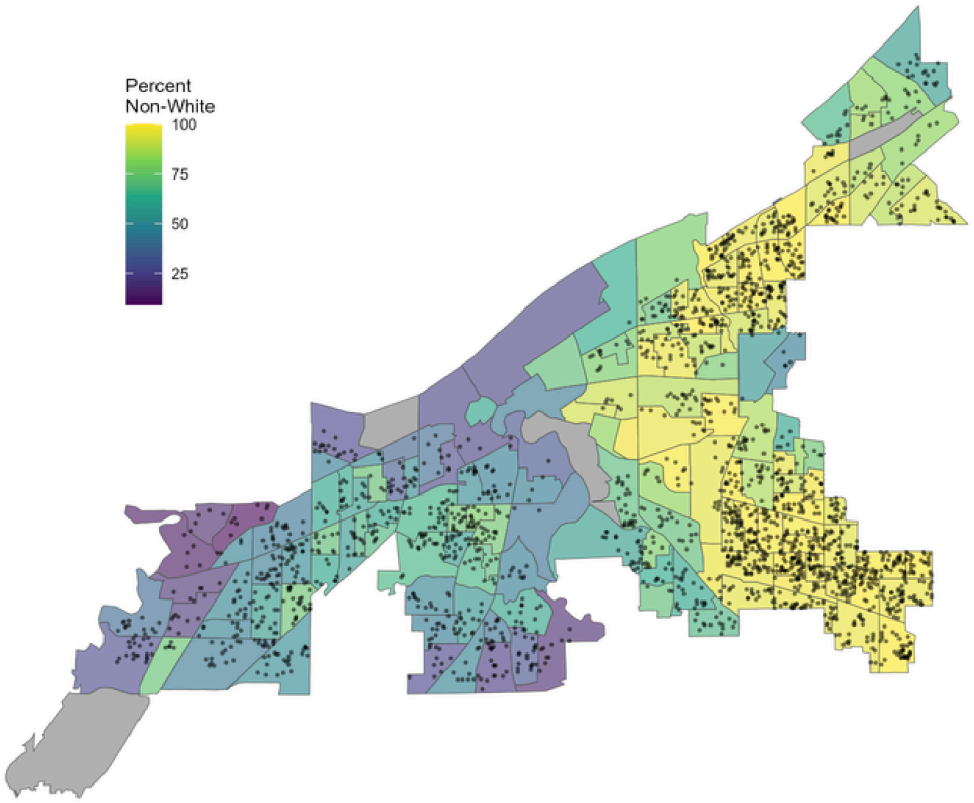


TABLE 2:

Heirs' Properties in Cleveland Census Tracts by Quintile

	Census Tract Quintile *1 = Lowest Percentage of Tangled Titles, 5 = Highest*					
	1	**2**	**3**	**4**	**5**	**Cleveland**
Residential Parcels	24,798	26,197	19,625	19,743	15,904	107,165
Single Family	76.4%	83.2%	68.4%	75.1%	72.7%	75.2%
Person-owned	84.7%	82.7%	78.1%	76%	76%	79.9%
Heirs Properties						
Count and percent of person-owned parcels						
Some or all deceased	195 (0.9%)	336 (1.6%)	396 (2.6%)	591 (3.9%)	664 (5.5%)	2,182 (2.5%)
All deceased	108 (0.5%)	215 (1%)	265 (1.7%)	403 (2.7%)	504 (4.2%)	1,495 (1.8%)
Citywide Share of Heirs Properies						
Some or all deceased	8.9%	15.4%	18.1%	27.1%	30.4%	

TABLE 2 (CONTINUED)

Heirs' Properties in Cleveland Census Tracts by Quintile

	Census Tract Quintile *1 = Lowest Percentage of Tangled Titles, 5 = Highest*					
	1	**2**	**3**	**4**	**5**	**Cleveland**
All deceased	7.2%	14.4%	17.7%	27%	33.7%	
Total Assessed Market Value (in millions)						
Some or all deceased	$29.7	$38.3	$32.6	$41.3	$35.4	$177.3
All deceased	$15.9	$23.7	$21.6	$27.9	$26.7	$115.9
Tax Characteristics (% of residential)						
Tax Delinquent ($500+)	8.7%	11%	16.4%	23.6%	26.4%	16%
Homestead Exemption	18.6%	20.3%	19.6%	25.1%	26.1%	21.4%
Owner Occupancy Credit	69%	64%	56.2%	55%	54.4%	60.5%
Sales (% of residential)						
Last Nonzero Transfer < 1980	9.4%	10.2%	14.3%	22%	26.7%	15.4%
External Property Condition (A-F grade; % of graded properties)						
A or B	71.6%	60%	49.2%	43.9%	35.3%	53.8%
D or F	3%	4.7%	9.9%	12.9%	16%	8.6%
Census Demographic and Economic Characteristics						
Non-Hispanic Black	21.5%	30.2%	41.1%	75.2%	85.9%	45.7%
Non-White	43.3%	59.1%	65.7%	89%	95.7%	66.8%
Pop. age 65+	13.6%	14%	17.3%	17.1%	19%	15.8%
Unemployed	8.1%	9.2%	8.9%	14.6%	18%	10.7%
Poverty	21.2%	27.7%	32.8%	32.3%	40.4%	29.8%
Median Household Income	$57,406	$44,698	$39,840	$37,595	$28,791	$43,593
Census Housing Characteristics						
Occupied housing units	88.6%	88%	82.3%	79%	80.3%	84.3%
Vacant Housing Units	11.4%	12%	17.7%	21%	19.7%	15.7%
Owner-occupied (of all occupied units)	41.1%	46.5%	39.5%	49.5%	44.7%	43.8%
Owner-occupied with a housing burden	21.7%	24%	22.4%	27.8%	30.2%	24.7%

To better understand the defining characteristics, vulnerabilities, and challenges found in neighborhoods with high concentrations of heirs' properties, census tracts were sorted according to the percent of properties where all homeowners are deceased, and then divided the tracts into five equal-sized groups, called quintiles. Quintile 1 tracts have lowest rates of likely heirs' properties; quintile 5 tracts have the highest. Table 2, above, reveals several important insights about the demographic, economic, market, and built environment contexts associated with heirs' property.

Population Characteristics: as discussed earlier, heirs' properties are disproportionately concentrated in minority, and especially Black neighborhoods. In quintile 5, only 4.3 percent of the population is non-Hispanic White. In other words, nearly 96 percent of the population in these tracts is minority, with the largest share being non-Hispanic Black (86%). In contrast, quintile 1 is the only majority-White quintile.

Quintile 5 tracts are home to particularly vulnerable segments of the population, with significantly higher poverty and unemployment rates, and lower income levels than in all other quintiles. These vulnerabilities are revealed through local tax records as well, as 26.4 percent of properties had an outstanding property tax balance of $500+, more than in any other quintile, and at a rate more than three times higher than in quintile 1. Heirs' property is also an issue closely tied to age, so it is unsurprising that quintile 5 has the highest proportion of residents age 65 or older. Similarly, quintile 5 has the percentage of properties claiming the homestead tax exemption, a statewide program that reduces the property tax burden for lower income elderly and disabled homeowners.

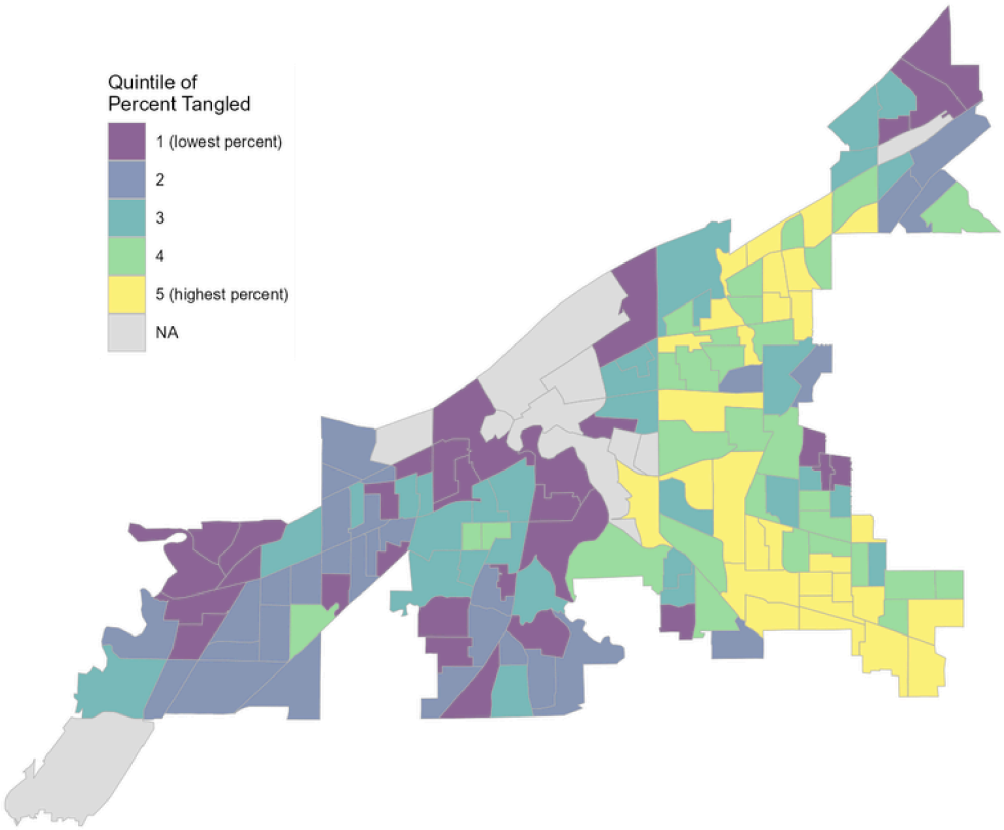
Property, tax, and housing market characteristics: Two common indicators used to identify properties that may be at-risk of a tangled title situation include the physical quality of the property, and length of tenure. And this analysis reveals that the neighborhoods with the highest proportion of identified heirs' properties also have markers of more widespread risk.

For one, a citywide survey of external property conditions carried out in 2023 assigned the lowest proportion of A and B grades to properties in quintile 5, as well as the highest proportion of D or F grades. Furthermore, over 25 percent of all residential properties in quintile 5 have zero recorded nonzero property transfers since 1980, more than in all other quintiles.

The distribution of the heirs property rate quintiles is shown in figure 7.

FIGURE 7:

Heirs' Properties Map-Cleveland Census Tracts by Quintile



Tracts in gray have either no population or zero tangled titles

NAVIGATING TANGLED TITLES

> *A lot of people just think that a will is the end...*

The following section explores the lived experiences of individuals navigating the complexities of "tangled titles"—situations where the legal ownership of a property is unclear or unrecorded following the death of a prior owner. Drawing from focus group transcripts, this section highlights how inherited property represents a multifaceted reality for many families, oscillating between a cherished source of generational wealth and a crushing financial and emotional burden. Participants' accounts reveal a stark disconnect between moral claims to property, often rooted in years of caregiving and family sacrifice, and the rigid, often inaccessible legal frameworks required to secure a clear title. By exploring themes of family conflict, legal misinformation, and systemic economic barriers, this analysis illustrates the profound impact of tangled titles on housing stability and the preservation of community wealth.

Two focus groups, with a total of 8 participants, were conducted. The focus groups followed a semi-structured interview guide, were recorded, and transcribed. Transcriptions of the focus groups were coded and analyzed using thematic analysis, with a focus on identifying common experiences of navigating tangled titles. The results of this analysis are explicated below.

Multiple Meanings of Property

Across the focus groups, participants expressed deeply layered and often contradictory understandings of what their inherited properties meant to them, revealing that property cannot be reduced to a single economic or legal category. The most prominent tension emerged between property as an asset and property as a burden. For example, some participants framed low-value homes as generational wealth, with one noting, "it's not just a roof over your head—that is generational wealth, a lot of people don't even have that." However, others simultaneously acknowledged that reverse mortgage debt, Medicaid liens, and escalating maintenance costs made the same properties financially untenable. While discussing a property carrying liens equal to its market value, a

representative from Legal Aid clarified, "as far as a quote-unquote asset, something of value that you might be able to pass on to the next generation, it really isn't going to have that." Despite this, participants consistently validated the housing as security dimension, with statements such as, "while I'm living here in Cleveland, I have to have somewhere to live" and "where else can I live as cheap as there", reflecting that for aging participants with limited incomes, stable housing itself was the property's primary value.

Beyond financial considerations, participants described property through sentimental value, community identity, and in other ways that transcended market logic. One participant asserted, "whether you live in a $100,000 or a million dollar home, someone's home is their home", and another describing how their father "worked all his life and moved in the property in 1960."

Other participants framed property as intergenerational wealth, describing their efforts as "covering what we done put in for our future, or our kids' future." Participants noted that the promise of property - housing stability, intergenerational wealth, and family legacy- is threatened by their current tangled title situation, displacement pressures, and predatory buying offers. These responses reveal inherited properties have multiple, layered, and often complex implications for the participants, ranging from emotional frustration and material hardship to finding housing security and feelings of stability.

Family Obligations, Conflicts, and Legal Complexities

Participants revealed that family obligations and conflicts were central to their property struggles, with caregiving sacrifices made for aging or sick parents forming the moral basis of ownership claims. One participant described how "my husband and I sacrificed everything to move in with her [mother-in-law]" to honor a dying parent's wish to avoid a nursing home, while another relocated after not having lived there for 45 years to provide full-time care. These sacrifices did not guarantee legal protection, exposing a critical gap between moral claims to ownership and legal recognition of ownership.

Family dynamics and secrets further complicated inheriting properties with a clear title. Financial decisions made without family knowledge created a chain of negative consequences and added a number of hurdles to successfully passing on properties and securing ownership for a number of participants. One participant discovered their mother took out a reverse mortgage through a mail notification. The reverse mortgage resulted in in $180,000 of debt and fees against a property worth $90,000, illustrating the devastating

impact of predatory loans and liens on property that left heirs with mathematically impossible inheritance situations. Others noted concerns and experiences with Medicaid liens against a property, which made inheriting a property with a clear title extremely difficult.

Intra-family conflict can also lead to challenging and legally complex claims to property, making inheritance difficult, especially when there is not sufficient estate planning in place. Some participants described having to navigate cases of illegal title transfer, with one describing how an ex-spouse "illegally created a deed and had it registered" while the owner was ill. Another participant described how a property was sold by other family members despite the rightful owner never having relinquished her rights. These instances reflect how intra-family conflict driven by jealousy or financial opportunism could override both legal and moral claims to property.

“A lot of people just think that a will is the end," as one participant noted. However, successfully transferring a property to another person requires more than a will. A recurring theme that a will is not enough emerged powerfully across accounts, as participants who had wills discovered they still faced probate, Medicaid liens, and title complications. One participant shared that despite having a will on file, the property remained in the deceased's name years later because "we haven't filed with probate." A Legal Aid representative outlined that the appropriate legal mechanism was a certificate of transfer proceeding, and that transfer on death documents, joint survivorship deeds, and trusts represented more reliable tools for avoiding probate entirely. One proactive participant discussed already asking their aunt about proper estate planning in order to avoid going to probate court, demonstrating that informed planning, though rare among participants, offered the clearest path to securing property across generations.

Impact of Inheritance

The emotional and practical impacts of navigating inherited property with a tangled title emerged as a profound theme across participant accounts, encompassing both the weight of the process and the hope that resolution might bring. The emotional toll of navigating inheritance was evident in participants' expressions of stubbornness, grief, and self-blame, with one participant openly acknowledging "I'm being really stubborn, I guess, trying to hold on to it [the property]." While another accepted personal responsibility for a Medicaid enrollment outcome stating "again, now this is definitely my fault", reflecting how the complexity of tangled titles compounded personal grief with feelings of guilt and helplessness.

The burden of ownership was equally present, with participants describing escalating costs, insurance denials, city fines, and storm damage they could not afford to repair. This is captured in one participant's account that "it's costing more to keep it up on top of what all we are paying." Another participant described being unable to access repair programs or utility assistance simply because the title remained unresolved. As they summarized the predicament of their partner, “he can’t get a lot of things because of the house not being in his name.” The burden of homeownership further complicated and escalated other financial and housing stability needs, with a number of participants noting they needed to access supports to either address housing conditions issues, make housing more accessible to address different disability needs, and simply improve the longevity and habitability of the home.

Despite these burdens, participants consistently held onto the possibility of housing stability, generational wealth, and community wealth as motivating forces, with one describing resolution as simply wanting to "be able to breathe and don't worry about it." Others framed the property as the foundation of their children's futures and the future viability of the neighborhood they grew up in.

The impacts of inheriting properties were also intertwined with navigating familial obligations and family conflict around inheritance., For example, caregiving sacrifices formed deep moral claims to ownership, with participants describing moving across states, depleting retirement savings, and providing round-the-clock care, yet finding those sacrifices legally unrecognized as the means to inheriting the property. For some participants, family conflict lurked as a constant threat, with one participant expressing "I am at the point in my life I don't trust nothing, nobody at all...if they see a dollar, people gonna run for that dollar," capturing how the prospect of resolution simultaneously raised the fear of opportunistic family interference that could unravel everything they had worked to protect.

Lack of Financial Resources, Legal Guidance, and Access to Estate Planning

Tangled title issues are inherently legal matters. Transferring property from one party to another requires having enough liquid assets to pay for estate planning and other legal and administrative services, knowledge of what proper estate planning means and seeing merit in doing so, and comfort with engaging with legal representatives. As other research has illustrated, lower-income and Black neighborhoods experience a disproportionate high concentration of tangled title issues due to the historical exclusion of Black,

Latinx, and Indigenous people from legal services, the high cost of probate court, a lack of trust in legal institutions, and lack of access to estate planning resources due to prohibitive costs. Focus group participants frequently discussed navigating this bundle of issues and barriers as well. Participants regularly described how a lack of access to legal resources, estate planning resources, and knowledge around navigating the complex legal institutions and administrative systems connected to inheriting property made the process of passing on a home emotionally overwhelming, financially taxing, and exclusionary.

LACK OF ESTATE PLANNING

The death of a recorded owner is a common cause of tangled title, occurring when an owner dies and heirs fail to record a new deed, even if a will exists. Some participants reported that their family members did not have a will or clear plans for what to do with an inherited home. When the participant was asked if they had any kind of conversation with either of their parents before they passed away about what the plan was for the property, they responded:

> *Theoretically, no, because when my father died, it was unexpected, but I knew that the house was paid off. He did have a will, leaving everything to my mother. So that was a clear cut. But we never had her set up a will, because it was only my brother and myself, and we're not going to argue about anything. I don't know about his wife, but I don't even think that was going to be an issue, so we never really worried about her having a will. The only thing she has is the house.*

This quote illustrates one of the crucial elements structuring tangled title outcomes, a lack of estate planning. There were a range of reasons for a lack of estate planning expressed by participants. Some did not feel like it was needed because there was a lack of family conflict, while others noted financial barriers to accessing estate planning resources and filing other paperwork to ensure legal transfer of title. Not having a will, plan, knowing the steps for successfully transferring a title, and financial barriers to accessing estate planning were mentioned by a number of participants and ultimately impacted their tangled title situation.

LACK OF ACCESS TO LEGAL RESOURCES AND LEGAL KNOWLEDGE

> *"Our mother passed a few years ago with a will, and we thought that would be all that was needed, but come to find out, it's more... more involved than just showing your will and saying, hey. This is our property, so ... we are in the process of just getting it turned over in his name at this point. Yeah. You can't get services. Yeah, you can't get certain things done without the property being in your name." -Focus Group Participant*

Access to lawyers, legal resources, and clear, digestible information about estate planning, probate, and property transfer were rare among focus group participants. As the above story illustrates, common sense knowledge around estate planning and heirs' property weren't enough to successfully transfer the title of the property, which created a tangled title issue, leading to being unable to access crucial resources. This was a common experience across participants. For example, one participant noted paying the mortgage on an inherited home wasn't enough to secure property rights: "And a mortgage was still on it, so we are paying the mortgage. However, we don't have any rights to do anything." While another reflected not knowing aspects of the steps to establishing a clear transfer of title, "Nobody told me about a certificate of transfer. I am definitely going to start getting on top of that, but at this point, yeah."

Even participants who self-reported having more knowledge and experience with interacting with legal institutions noted how difficult it was to navigate probate court without legal representation, "So I did go through probate. I did all the paperwork myself, and it took me two years... I filled out the paperwork and I neglected to put my brother's wife's name on it, so it was rejected." Others noted the complexities of also navigating reverse mortgages, Medicaid liens, illegal title transfers, and the paperwork connected to probate as major barriers to successfully clearing a title. One participant shared,

> *My father passed a few years ago. We're still in probate, and the issue was his ex-wife that lived out of state, some kind of way, got the title, her name put on the deed also. She illegally created a deed and had it registered, so that's where we're at. We're still trying to figure out how to get her off [the title].*

These examples illustrate a number of complicated situations that are pathways to tangled titles. To avoid and get through those pathways, participants expressed needing access to legal support.

Common sense understandings of estate planning and a lack of access to legal resources and legal support were at the center of the tangled title issues discussed by participants. Not having liquid financial assets to utilize for estate planning and navigating probate court structured most participant experiences with tangled titles.

FINANCIAL SITUATION AND ECONOMIC INEQUALITY STRUCTURING OUTCOMES:

The upfront costs of estate planning and financial costs of navigating probate can be exceptionally expensive, especially for low-and-moderate income homeowners. Focus group participants discussed a number of financial and economic barriers to accessing estate planning and other legal resources as major barriers to successfully preventing and navigating tangled title issues. One participant described a common experience of how a number of intersecting financial barriers structured a number of individuals' abilities to prevent and address tangled title issues :

> *And all five of us are living in the houses that we grew up in. And all of us have literally moved out of state and came back. And ever ybody except for one is having some title issues. If it's not because of a sibling, because all the parents are dead now. If it's not with a sibling, it was going to pay the property taxes. And we're all over 65 now, and we have limited incomes. And just trying to get caught up on the property taxes is an issue..*

Reflecting this trend, another participant noted, "And in cases where adult children come back home to help their parents, that means more than likely their income is limited. So they don't have the money to fight some of these issues." The combination of limited incomes, lack of financial resources for estate planning and other legal resources, along with the lack of knowledge around how to properly transfer a property from one party to another, shaped participant experiences with tangled titles.

The Experience of Navigating Tangled Titles

The thematic analysis of focus group feedback underscores that a tangled title is rarely a standalone legal issue; rather, it is a compounding crisis that intersects with grief, family dynamics, and systemic economic inequality, and various administrative and policy barriers. A central finding of this study is the pervasive gap between moral and legal ownership. Many heirs feel a rightful claim to their homes based on decades of residence or significant caregiving sacrifices, yet they find these claims unrecognized by a legal

system that demands costly and complex probate proceedings. Furthermore, the analysis highlights a critical lack of effective estate planning exacerbated by the common misconception that a simple will is sufficient for property transfer. This "will is not enough" reality often leaves families vulnerable to Medicaid liens, predatory loans, and the "mathematically impossible" debt of reverse mortgages, which can exceed the home's total market value. These legal hurdles are further complicated by intra-family conflicts and "family secrets," such as debt or illegal title transfers. Most importantly, the analysis demonstrates there are significant financial and economic barriers structuring access to legal resources that ultimately undermine or completely strip away the benefits of homeownership.

Ultimately, the burden of ownership for those with unresolved titles includes not only escalating maintenance costs and city fines but also a systemic inability to access repair programs and utility assistance meant to stabilize low-income housing. For participants, resolving a tangled title is about more than just legal status; it is a quest for the "ability to breathe" and the security of a permanent home. The findings suggest that without increased access to affordable legal resources and proactive estate planning (such as transfer on death documents or trusts), the promise of property as a vehicle for intergenerational wealth will remain out of reach for many, particularly in under-resourced communities where limited incomes and historical exclusion from legal services continue to structure outcomes.

RECOMMENDATIONS FOR COMBATING TANGLED TITLES

This section outlines potential options to address the challenges of tangled titles and heirs' properties in Cleveland. Addressing the complexities of tangled titles and heirs' property requires a multifaceted approach involving direct legal intervention, administrative streamlining, systemic policy reform, and broad community education. The following recommendations are informed by the perspectives gleaned from focus group interviews and reviewing successful city-level initiatives and practitioner strategies across the United States .

Immediate Remediation of Current Tangled Titles

To help families currently living in homes with clouded titles, the City of Cleveland, Cuyahoga County, and the State of Ohio should provide direct financial and legal support. Examples of direct legal and financial assistance programs include:

- **Establish a Tangled Title Fund:** Create dedicated funds to cover the costs associated with probate and title clearing, including inheritance taxes, deed recording fees, and mandatory newspaper advertising, emulating elements of the Tangled Title Program in the City of Philadelphia.
- **Implement Fee Waivers and Deferrals:** Courts and registers of wills should offer fee waivers for indigent applicants or allow probate fees to be recorded as a lien on the property, to be paid only when the home is eventually sold.
- **Create Proactive Outreach for "At-Risk" Properties:** Use property and tax data to identify homes likely to have tangled titles—such as those with deceased owners or long-term tax delinquency—and target them for stabilization grants and legal counseling before they face foreclosure.

Prevention of Future Title Tangles

Preventative measures focus on estate planning and ensuring that property transfers are recorded correctly at the time of death or sale:

- **Broad Public Education Campaigns:** Launch initiatives like Philadelphia's "Plan, Prepare, Protect" tour to educate residents on the importance of wills and how the probate process works.
- **Utilize Government Touchpoints:** Distribute information on estate planning and title clearing during other government processes, such as applying for property tax exemptions, participation in home repair programs, or when a family receives a tax foreclosure notice.
- **Promote Flexible Ownership Tools:** Encourage the use of estate-planning tools that bypass probate, such as joint tenancy with the right of survivorship, revocable living trusts, or transfer on death deeds.
- **Implement Deed Fraud Protection:** Provide free notification services like "Fraud Guard" that alert homeowners via email whenever a transaction is recorded in their name, helping to stop deed theft early.

Systemic Policy and Administrative Reforms

Reforming existing laws and bureaucratic processes can lower the barriers to maintaining clear titles. Examples of administrative reforms that would reduce the impact and prevalence of heirs' properties in Cleveland include the following:

- **Enact the Uniform Partition of Heirs Property Act (UPHPA):** The State of Ohio should explore adopting the UPHPA to provide legal protections for heirs against predatory partition sales, ensuring forced sales occur at fair market value.
- **Expand Provisional Program Access:** Amend policies to allow residents with tangled titles to provisionally participate in city repair and property tax assistance programs if they can show alternate proof of ownership (e.g., a death certificate and birth certificate).
- **Adopt Flexible Federal Proof-of-Ownership Standards:** Following FEMA's lead, other federal and state agencies should accept alternate documentation—like utility bills or self-certification—to establish ownership for disaster relief and housing aid.
- **Streamline Court Processes:** Explore separate dockets for quiet title actions and "small estate" filings, and create standardized, form-driven processes to expedite cases.

Data and Financial Market Inclusion

Better data and inclusive Expanded access financial products are necessary to support the long-term stability of heirs' property. Strategies to improve data and create more inclusive Expanded financial products include:

- **Develop Tailored Financial Products:** Financial institutions should create lending products specifically designed to help heirs' property owners, such as loans to buy out other co-tenants' interests.
- **InclusiveExpanded access Lending for Clouded Titles:** Encourage lenders and home repair programs to offer flexible qualifications that allow occupants with valid claims, but clouded titles, to access capital for property maintenance.
- **Standardize and Digitize Property Records:** Improve the accuracy and accessibility of public records to ensure deeds are recorded timely and consistently across different county and city departments.

Examples of City and County Programs to Combat Tangled Titles

Cities have implemented a variety of strategies to address tangled titles and heirs' property, ranging from direct financial assistance and legal aid to policy reforms and educational outreach.

Several cities have created dedicated funds to help low-income residents cover the significant costs of untangling a title. For example, Philadelphia administers a Tangled Title Fund that provides grants of $1,700 on average (up to $4,000) to help homeowners secure clear deeds. Other cities and counties have created targeted assistance programs. The City of Dallas launched the "S.A.V.E. Your House" (Secure, Assist, Verify, Empower) pilot program to help residents cover legal costs associated with probate, affidavits, and mediation. Washtenaw County, Michigan, created the "Home for Generations" program, which provides targeted pro bono assistance to families facing property tax delinquency due to unclear ownership.

Cities often partner with nonprofit legal services to provide pro bono assistance for probate and quiet title actions. In Jacksonville, Florida, the Local Initiatives Support Corporation (LISC) formed a coalition of nonprofits to remediate heirs' properties, preserving millions in housing market value. Similarly, Detroit utilized programs like "Keep It In the Family" to provide housing stabilization grants for title checks and legal aid.

Cities use educational tours and workshops to inform residents about the importance of wills and estate planning. Some jurisdictions have also implemented notification systems like Fraud Guard, which sends email alerts to homeowners whenever their name appears in a recorded transaction, helping to identify deed theft early.

The City of Philadelphia has made other policy and administrative reforms to support residents with tangled titles and lower the financial barriers to probate. To prevent homes from falling into further disrepair, The City of Philadelphia allows residents to enter into property tax payment agreements if they can show alternate proof of ownership (like a death certificate and birth certificate), giving them a three-year window to resolve the tangled title. Next, The Philadelphia Register of Wills launched a Probate Deferment Initiative for low-income applicants, where probate fees are not collected upfront but are instead recorded as a lien to be paid when the property is eventually sold. Courts and recording offices also offer waivers for filing and recording fees for indigent residents. Lastly, the City of Philadelphia passed a law requiring funeral directors to distribute information sheets about tangled titles to grieving families to ensure they are aware of the need to probate estates.

The Uniform Partition of Heirs Property Act

Many lower-income homeowners and landowners use a simple will to divide a property among children or die without a will in place. Under state property statutes, unless a homeowner specifies a different form of ownership in an estate plan, the owner's descendants will inherit real estate as tenants-in-common.

This can present a number of problems. A tenant-in-common may sell his or her interest without the consent of the co-tenants. This can allow real estate speculators to acquire heirs' property through a forced sale at a price below market value.

The Uniform Partition of Heirs Property Act (UPHPA) provides additional protections for co-owners of inherited properties. The primary goal of the UPHPA is protect people from the dispossession of property through forced sale. Under the UPHPA, before a partition by sale is ordered, the court must first consider whether an in-kind division is feasible, and co-owners must be given the opportunity to request a buyout at fair market value. These provisions are designed to prevent the forced sale of family homes, a particular risk in communities where heirs' property is concentrated and where predatory investors actively seek to acquire distressed properties at below-market prices.

Ohio currently does not have the Uniform Partition of Heirs Property Act enacted into law.

FROM RESEARCH TO ACTION

This report demonstrates that heirs' property is more than a legal issue; it is a housing stability issue, a neighborhood investment issue, and a barrier to preserving generational wealth in Cleveland.

The findings make clear that addressing tangled titles will require coordinated action among legal service providers, policymakers, financial institutions, philanthropic partners, community organizations, and residents.

LISC Cleveland is committed to working alongside these partners to expand access to estate planning, legal assistance, financial counseling, and policy solutions that help families maintain clear ownership of their homes. By combining research, community partnerships, and direct support for residents, we can reduce barriers to homeownership, preserve neighborhood stability, and ensure more Cleveland families can pass on the wealth they have worked so hard to build.

This report is intended to serve not as the end of the conversation, but as the beginning of a shared effort to strengthen Cleveland's neighborhoods and create lasting pathways to generational wealth.

Learn More

LISC's Heirs' Property Initiative helps eligible Cuyahoga County residents navigate estate planning, probate, tangled titles, and access legal and financial resources to preserve homeownership and generational wealth. Learn more by visiting www.lisc.org/cleveland.

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APPENDIX: DETAILED DISCUSSION OF DATA AND METHODOLOGY

Recent research efforts to identify and quantify heirs property have utilized two broad methodological approaches: death records matching and indicator-based identification. Pew Charitable Trusts (Philadelphia) and Detroit Future City compared owner names on deeds with the Social Security Administration's Death Master File to identify properties where the record owner has been dead for more than two years. This method tends to undercount the prevalence of tangled titles because it misses tangles not caused by death (like deed theft) and fails if the owner moved or changed names before dying.

Durst and Way (2026) and the Housing Assistance Council (HAC) developed systematic methodologies using tax parcel indicators. These include searching for keywords in owner names (e.g., "Heirs of," "Et al") and identifying properties with no recorded sale or mortgage in 30 years and poor housing quality. These methods may undercount the prevalence of tangled titles because they are sensitive to a variety of issues including local record-keeping quirks, insufficient search terms, and a lack of lending in various geographies.

Due to the lack of digitized older records and variations in county-level data collection, researchers and advocates emphasize that all current estimates of tangled titles and heirs' properties should be viewed as highly conservative minimums.

Data and Methods

To quantify the scope and characteristics of heirs property in Cleveland, we conducted a multi-stage process to link property, transaction, and death records, building on the foundation of best practices from prior studies of tangled titles in other U.S. cities. The Poverty Center maintains a comprehensive, longitudinal database of all parcels in Cuyahoga County. This database contains detailed records on every property, such as physical characteristics , assessed market value, property condition indicators, foreclosure activity, tax delinquency, permits, code violations, and condemnations. Critically for this study, it also contains a complete ownership and transaction history for each parcel from 1975 to the present. These records are updated weekly and include buyer and seller names, transaction dates, deed types, and sale amounts.

Property ownership is not static, but changes continuously over time. In Cleveland, approximately 70 residential property transfers occur on a typical day, reflecting the fluid nature of the housing market. This dynamic also applies to heirs property: while some properties with tangled titles are eventually resolved, whether through successful probate, title clearing actions, foreclosure, or other outcomes, new properties with unclear ownership emerge as owners pass away and titles are not formally updated. As a result, heirs property should be understood as a moving, rather than fixed, set of parcels.

For this study, we therefore defined the study population as a snapshot in time. Specifically, we analyzed the universe of person-owned residential parcels as they existed based on the named property owners in the Cuyahoga County Fiscal Office tax billing file as of June 2025.

This approach provides a consistent and well-defined reference point for identifying potentially tangled titles, while acknowledging that the number and composition of such properties will continue to change over time.

Identifying the Study Population

Cleveland is subdivided into over 180,000 parcels, covering a wide range of land uses and types of ownership, not all of which are relevant to the issue of heirs property. Heirs property in cities is primarily a residential phenomenon, arising when a home owned by an individual is passed down informally to family members after death. Thus, the first step in the analytic process was to move from the universe of all parcels to the universe of residential parcels by excluding those used for commercial, industrial, government, and other non-residential purposes, as well as apartments and similar types of properties that people live in, but typically do not own. We retained parcels with the four land use codes associated with properties that a person can typically live in, own, and pass on upon their death: single family dwelling, two family dwelling, three family dwelling, and residential condominium. In total the residential universe included 106,799 parcels.

The second and equally important step was to distinguish between residential properties owned by people and those owned by non-human entities. While a property may be residential in use, corporate or institutional ownership changes its inheritance implications. Properties owned by an LLC, bank, nonprofit, or religious institution are not subject to inheritance in the same way as individually owned properties

Determining whether the named owner of a particular property is a person or not is generally a simple and straightforward task that can be carried out manually. When there are many thousands of owner names to sort, manual classification is effectively impossible, and a set of rules to automate the process is required.

Developing a set of decision rules (i.e., an algorithm) that is able to accurately classify property owner names as belonging to 'people' or 'non-people' is a complex, detailed process that entails the cleaning and standardization of owner names strings. While many entity owners can be identified through keywords (e.g., "LLC," "Inc.," "City of"), others require more nuanced rules to distinguish them from individuals with uncommon names.

We developed an algorithm for classifying owner names through an iterative process of rule development, testing, and updating, until we landed on a set of rules that accurately sorted 'person' names from 'non-person' names in the vast majority of instances. We then processed every property owner name from the residential universe through this algorithm, eventually identifying a study universe of 85,672 person-owned residential parcels.

This classification, however, did not represent the final step in the data preparation process. Although most person-owned residential properties are owned by a single individual, many are jointly owned by multiple people, most commonly spouses or family members. Before proceeding to the next analytic step- linking property records to death records using name-address combinations- it was necessary to determine how many individuals were listed as owners of each property and to accurately separate each individual owner's name from the combined owner name field.

To accomplish this, we developed an additional set of decision rules to parse multi-owner name strings, extract each individual name, and reconstruct each owner as a distinct record with a standardized name field. This step ensured that each named owner could be independently compared against death records in the subsequent analytical steps.

Approximately 80 percent of properties were owned by a single individual; 19.5 percent by two individuals; and the remaining properties were owned by between three and five individuals. Within the study universe, there were 103,467 unique owner name-address combinations. Figure 8 illustrates this process.

FIGURE 8:

Owner Name and Adress Matching Example

parcel	address	owner_name
111-11-111	1 ELM STREET	SMITH, JON & MARY



parcel	address	owner_name	owner_num
111-11-111	1 ELM STREET	JON SMITH	1
111-11-111	1 ELM STREET	MARY SMITH	2

Identification of Deceased Property Owners

To identify potential heirs properties within the study universe, we cross-referenced every unique combination of property owner name-address pair against death records using a two-pronged approach. First, owner name and address information was submitted to a commercial "deceased suppression service," which cross-references name-address pairs against proprietary death records databases, built around the Social Security Administration Death Master File, and returns data flags that indicate if a particular name is associated with a deceased individual, as well as that individual's dates of birth and death. This approach has been successfully used in prior heirs property studies in cities such as Detroit and Philadelphia.

A key limitation noted in earlier research is that some commercial services only capture deaths occurring in more recent years. To address this issue, we carried out a parallel linkage process internally, utilizing death records obtained from the Ohio Department of Health, for recorded deaths in Cuyahoga County from 2007 to 2020. This allowed for the identification of tangled title situations arising from deaths occurring across a broad timespan, significantly improving coverage and accuracy.

Successful linkage across datasets required careful cleaning and standardization of address fields. Even minor inconsistencies in address formatting (for example, "SAINT CLAIR" versus "ST CLAIR") can result in failed matches. We reviewed, updated, and refined its existing address standardization procedures to ensure that addresses in the property database were formatted identically to those in the death records, maximizing match rates and reducing false negatives.